

Information to identify the case:

Debtor 1	Andrew D. James	Social Security number or ITIN	xxx-xx-6880
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Diana O. James	Social Security number or ITIN	xxx-xx-7438
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 11-27696-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Andrew D. James

Diana O. James

6/8/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Andrew D. James
Diana O. James
DebtorsCase No. 11-27696-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
Form ID: 3180WPage 1 of 2
Total Noticed: 26

Date Rcvd: Jun 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2017.

db/jdb
cr +Andrew D. James, Diana O. James, 2 PATTON DRIVE, Pittsburgh, PA 15241-1359
+Brentwood Borough, c/o Michael C. Mazack, Esquire, Tucker Arensberg, PC,
1500 One PPG Place, Pittsburgh, PA 15222-5413
cr +Brentwood Borough School District, c/o Michael C. Mazack, Esquire, Tucker Arensberg, PC,
1500 One PPG Place, Pittsburgh, PA 15222-5413
cr +Fay Servicing, LLC, Bankruptcy Department, 939 W North Ave., Suite 680,
Chicago, IL 60642-1231
cr +HSBC MORTGAGE SERVICES, INC., 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr +HSBC Mortgage Services, Inc., c/o Stern and Eisenberg, LLP, 261 Old York Road, Suite 410,
Jenkintown, PA 19046-3722
cr +Township of Upper St. Clair, c/o Derek K. Koget, Esquire, Tucker Arensberg, PC,
1500 One PPG Place, Pittsburgh, PA 15222-5413
cr +Upper St. Clair School District, c/o Derek K. Koget, Esquire, Tucker Arensberg, PC,
1500 One PPG Place, Pittsburgh, PA 15222-5413
13263612 +ALCOSE CREDIT UNION, 3025 JACKS RUN ROAD, McKeesport, PA 15131-2549
13263613 +(COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: Columbia Gas of Ohio Inc, 200 Civic Center Dr 11th Fl,
Columbus OH 43215)
13263615 +FIFTH THIRD BANK, PO BOX 2306, Cincinnati, OH 45201-2306
14313544 +Fay Servicing, LLC, Bankruptcy Department, 939 W. North Avenue Suite 680,
Chicago, Illinois 60642-1231
13271525 +Fifth Third Bank, 9441 LBJ Freeway, Suite 350, Dallas, Texas 75243-4652
13263616 +HSBC MORTGAGE SERVICE, CUSTOMER SUPPORT UNIT, PO BOX 551170, Jacksonville, FL 32255-1170
13967415 +LSF9 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500
13330968 +PNC Bank, National Association, c/o Scott A. Dietterick, Esq,
Zucker, Goldberg & Ackerman, LLC, 200 Sheffield Street, Mountainside, NJ 07092-2315
13263617 +QUEST DIAGNOSTICS, 3500 FIFTH AVENUE, Pittsburgh, PA 15213-3324
13263618 SELECT PORTFOLIO SERVICE, INC., PO BOX 65250, Salt Lake City, UT 84165-0250
13356714 +Upper St. Clair School District, & Upper St. Clair Township, c/o Derek K. Koget, Esquire,
Tucker Arensberg, PC, 1500 One PPG Place, Pittsburgh, PA 15222-5413
13263619 +ZUCKER, GOLDBER & ACKERMAN, LLC, 200 SHEFFIELD STREET, SUITE 101,
Mountainside, NJ 07092-2315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 09 2017 00:42:36 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
cr EDI: RECOVERYCORP.COM Jun 09 2017 00:33:00 Recovery Management Systems Corporation,
25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
13263614 +EDI: DISCOVER.COM Jun 09 2017 00:34:00 DISCOVER FINANCIAL SVCS LLC, PO BOX 15316,
Wilmington, DE 19850-5316
13271090 EDI: DISCOVER.COM Jun 09 2017 00:34:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025
13371648 +EDI: HFC.COM Jun 09 2017 00:34:00 HSBC Mortgage Services, Inc., P.O. Box 21188,
Eagan, Minnesota 55121-0188
13271703 EDI: RECOVERYCORP.COM Jun 09 2017 00:33:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr Citibank, N.A., as Trustee for CMLTI Asset Trust
cr Citibank, N.A., as trustee for CMLTI Asset Trust
cr Duquesne Light Company
cr Fifth Third Bank
cr PNC Bank, National Association
cr* +LSF9 Master Participation Trust, 13801 Wireless Way, Oklahoma City, OK 73134-2500

TOTALS: 5, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-2

User: lfin
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2017 at the address(es) listed below:

Brian E. Caine on behalf of Creditor Fifth Third Bank bcaine@parkermccay.com,
BKcourtntices@parkermccay.com
Celine P. DerKrikorian on behalf of Creditor LSF9 Master Participation Trust
ecfmail@mwclaw.com
Derek K. Koget on behalf of Creditor Township of Upper St. Clair dkoget@tuckerlaw.com,
cnoroski@grblaw.com
Derek K. Koget on behalf of Creditor Upper St. Clair School District dkoget@tuckerlaw.com,
cnoroski@grblaw.com
James Warmbrodt on behalf of Creditor Citibank, N.A., as trustee for CMLTI Asset Trust
bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Citibank, N.A., as Trustee for CMLTI Asset Trust
bkgroup@kmlawgroup.com
Jennifer Lynch Jackson on behalf of Joint Debtor Diana O. James jljbkruptcy@aol.com,
lawoffice809@aol.com
Jennifer Lynch Jackson on behalf of Debtor Andrew D. James jljbkruptcy@aol.com,
lawoffice809@aol.com
Leslie J. Rase, Esq. on behalf of Creditor HSBC Mortgage Services, Inc.
lrased@sterneisenberg.com, ddelvecchio@sterneisenberg.com;dbogucki@sterneisenberg.com
Michael C. Mazack on behalf of Creditor Brentwood Borough mmazack@tuckerlaw.com
Michael C. Mazack on behalf of Creditor Brentwood Borough School District
mmazack@tuckerlaw.com
Michael C. Mazack on behalf of Creditor Upper St. Clair School District mmazack@tuckerlaw.com
Michael C. Mazack on behalf of Creditor Township of Upper St. Clair mmazack@tuckerlaw.com
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghcf@bernsteinlaw.com;cabbott@ecf.courtdrive.com
Robert W. Cusick on behalf of Creditor LSF9 Master Participation Trust RCusick@squirelaw.com,
lcolwell@squirelaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Scott A. Dietterick on behalf of Creditor PNC Bank, National Association sad@jsdc.com,
kab@jsdc.com;cls@jsdc.com;bankruptcynotice@zuckergoldberg.com;klm@jsdc.com
Steven K. Eisenberg on behalf of Creditor HSBC Mortgage Services, Inc.
seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 19